



Insurance Requirements

International Registration Plan (IRP)

In accordance with Federal Regulations, a for-hire operation engaged in interstate or foreign commerce with a GVWR (gross vehicle weight rating) of 10,000 pounds or more and transporting non-hazardous property, the minimum liability required is \$750,000.00

The Motor Vehicle Laws of North Carolina states that any owner of a commercial motor vehicle shall have financial responsibility for the operation of the motor vehicle in an amount equal to that required for for-hire carriers transporting non-hazardous property in interstate or foreign commerce. (G.S. 20-309. a1) The minimum required is \$750,000.00.

You are required by law to provide proof of liability insurance coverage when registering a vehicle and the insurance must remain in effect with continuous coverage until the registration is terminated.

Insurance Requirements by Fleet Type

When vehicles are registered in IRP they are set up in a fleet. Each fleet is identified by a Fleet Type based on your operation and the commodities transported. The minimum insurance requirements by fleet type are as follows:

- **Private** - minimum \$750,000.00 single limits liability; must self-certify to insurance company name and policy number.
- **Common or Contract** - minimum \$750,000.00 single limits liability for non-hazardous property; must have Form BMC-91X on file with FMCSA (Federal Motor Carrier Safety Administration) and the IRP/Motor Carrier office.
- **For-Hire Leased** - (operating under another person or company's FMCSA authority and insurance) - must have a valid copy of the authority holder's RS-3 (Single State Registration Receipt) and an insurance card; if providing your own liability insurance, you must have a copy of the authority holder's RS-3 and a Form E (Uniform Motor Carrier Bodily Injury and Property Damage Liability Certificate of Insurance) on file with the IRP/Motor Carrier office in your account name.
- **For-Hire Exempt and Rental** - must have a minimum of \$750,000.00 single limits liability and must have a Form E on file with the IRP/Motor Carrier office.